Case 15-41003 Doc 1 Filed 12/02/15 Entered 12/02/15 16:31:05 Desc Main Document Page 1 of 9 Fill in this information to identify your case: United States Bankruptcy Court for the: \_ District of \_\_\_\_\_\_(State) Chapter you are filing under: Case number (If known): ☐ Chapter 7 ☐ Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 2 (Spouse Only in a Joint Case): About Debtor 1: 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name FILED Last name UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS DEC 02 2015 3. Only the last 4 digits of your Social Security JEFFREY P. ALLSTEADT, CLERK number or federal PS REP. - KM Individual Taxpayer 9 xx - xx -Identification number (ITIN)

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| Debtor | 1 |
|--------|---|

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Case number (if known) **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names Business name Business name EIN EIN 5. Where you live If Debtor 2 lives at a different address: Number Street City State ZIP Code County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box City City State ZIP Code ZIP Code State 6. Why you are choosing Check one: Check one: this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. I have another reason. Explain. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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| D  | Tell the Court Abo  | out Your B   | Bankruptcy                                     | Case   |                                       |  |   |
|----|---|--|--|--|---------------------------------------|--|---|
| 7. | The chapter of the<br>Bankruptcy Code you<br>are choosing to file<br>under            | Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11 |  |  |                                       |  |   |
|    |   |  |  |  |                                       |  |   |
|    |   |  |  |  |                                       |  |   |
|    |   | ☐ Cha  | pter 12  |  |                                       |  |   |
|    |   | Cha  | pter 13  |  |                                       |  |   |
| 8. | How you will pay the fee  | loca<br>your<br>subr   | l court for morself, you ma                    | ore details about h<br>ly pay with cash, o<br>payment on your b    | now you r<br>ashier's o               | may pay. Typica<br>check, or mone                        | neck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is a pay with a credit card or check   |
|    |   | I ned  | ed to pay th<br>lication for In                | e fee in installme<br>ndividuals to Pay î                          | ents. If yo<br>The Filing             | ou choose this c<br>Fee in Installm                      | option, sign and attach the ents (Official Form 103A).  |
|    |   | By la<br>less<br>pay   | aw, a judge r<br>than 150% o<br>the fee in ins | may, but is not rec<br>of the official pove<br>stallments). If you | uired to,<br>rty line th<br>choose th | waive your fee,<br>at applies to yo<br>nis option, you r | otion only if you are filing for Chapter and may do so only if your income is our family size and you are unable to must fill out the <i>Application to Have th</i> t with your petition. |
|    | Have you filed for bankruptcy within the last 8 years?                                | ☐ No<br>※Yes.  | District                                       |  | When                                  | 085201   | Scase number 15-26867   |
|    |   |  | District                                       |  | When                                  |  |   |
|    |   |  |  |  |                                       |  |   |
|    |   |  | District                                       | **************************************                             | When                                  | MM / DD / YYYY   | Case number   |
| 0. | Are any bankruptcy  | D'Ma   |  |  |                                       |  |   |
|    | cases pending or being filed by a spouse who is                                       | ☐ Yes.   | Debtor   |  |                                       |  | Relationship to you   |
|    | not filing this case with<br>you, or by a business<br>partner, or by an<br>affiliate? |  | District                                       |  | When                                  | MM / DD / YYYY   | Case number, if known   |
|    | umate:  |  | Debtor   |  |                                       |  | Relationship to you   |
|    |   |  |  |  |                                       |  | Case number, if known   |
| 1. | Do you rent your residence?   | No.<br>Yes.  | Go to line 12<br>Has your lan<br>residence?    |  | viction judg                          | gment against yo   | u and do you want to stay in your   |
|    |   |  | No. Go to                                      | o line 12.   |                                       |  |   |
|    |   |  | Yes. Fill                                      | out Initial Statement  | About an                              | Eviction Judgmei   | nt Against You (Form 101A) and file it with   |

this bankruptcy petition.

| Case 15-4100  First Name Middle Name  Part 3: Report About Any I   | Document Page 4 of 9  Case number (# known)   |
|--|---|
| 12. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. | Yes. Name and location of business  Name of business, if any  Number Street   |
| to this petition.  | City  State  ZIP Code  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above   |
| 13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).   | If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. |
| 14. Do you own or have any ( property that poses or is alleged to pose a threat of imminent and identifiable hazard to   | or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No  Yes. What is the hazard?   |
| public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  | If immediate attention is needed, why is it needed?   |
|  | Where is the property?  Number Street   |

City

ZIP Code

State

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Debtor 1

Document

Case number (if known)\_

#### Part 5:

## **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before i filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| Ш | 🕹 I am not required to re | eceive a briefing abou | ı |
|---|---------------------------|------------------------|---|
|   | credit counseling beca    |                        |   |

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

# About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing a | about |
|---|-------|
| credit counseling because of:             |       |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

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| 16. What kind of debts do you have?   |  | 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." |   |  |  |  |  |
|---|--|---|---|--|--|--|--|
| you have.   | No. Go to line 16b. Yes. Go to line 17.  |   |   |  |  |  |  |
|   |  | rily business debts? Business debts ivestment or through the operation of the   |   |  |  |  |  |
|   | ☐ No. Go to line 16c. ☐ Yes. Go to line 17.  |   |   |  |  |  |  |
|   | 16c. State the type of debts you   | u owe that are not consumer debts or bus  | siness debts.   |  |  |  |  |
| 17. Are you filing under<br>Chapter 7?  | No. I am not filing under C  | hapter 7. Go to line 18.  |   |  |  |  |  |
| Do you estimate that af any exempt property is excluded and administrative expense are paid that funds will available for distributio to unsecured creditors' | administrative expense s be Yes n  | ter 7. Do you estimate that after any exer<br>es are paid that funds will be available to   |   |  |  |  |  |
| 18. How many creditors do<br>you estimate that you<br>owe?  | 1-49<br>50-99<br>100-199<br>200-999  | ☐ 1,000-5,000<br>☐ 5,001-10,000<br>☐ 10,001-25,000  | 25,001-50,000<br>50,001-100,000<br>More than 100,000  |  |  |  |  |
| 19. How much do you<br>estimate your assets to<br>be worth?   | \$0-\$50,000<br>\$50,001-\$100,000<br>\$100,001-\$500,000<br>\$500,001-\$1 million                 | □ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million   | \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion |  |  |  |  |
| 20. How much do you estimate your liabilities to be?  | \$0-\$50,000<br>\$50,001-\$100,000<br>\$100,001-\$500,000<br>\$500,001-\$1 million                 | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million   | \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion |  |  |  |  |
| Part 7: Sign Below  |  |   |   |  |  |  |  |
| For you   | I have examined this petition, a correct.  | and I declare under penalty of perjury that   | the information provided is true and  |  |  |  |  |
|   |  | hapter 7, I am aware that I may proceed,<br>I understand the relief available under ea  |   |  |  |  |  |
|   |  | nd I did not pay or agree to pay someone and read the notice required by 11 U.S.C   |   |  |  |  |  |
|   | I request relief in accordance w   | rith the chapter of title 11, United States 0   | Code, specified in this petition.   |  |  |  |  |
|   | I understand making a false sta<br>with a bankruptcy case can res<br>18 U.S.C. §§ 152, 1341, 1519, | ault in fines up to \$250,000, or imprisonme<br>and 3571.   | money or property by fraud in connection ent for up to 20 years, or both.                                   |  |  |  |  |
|   | Signature of Debtor 1  | Signatur  | e of Debtor 2   |  |  |  |  |
|   | Executed on D /  | Executed  | d on  |  |  |  |  |

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Email address

State

Contact phone

Bar number

Entered 12/02/15 16:31:05 Case 15-41003 Doc 1 Filed 12/02/15 Page 8 of 9 Debtor 1 The law allows you, as an individual, to represent yourself in bankruptcy court, but you For you if you are filing this should understand that many people find it extremely difficult to represent bankruptcy without an attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? ☐ No Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? 🏹 Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? **¥**EE¥€Ño Yes. Name of Person. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

| Signature of Debtor 1                 | Signature of De | ebtor 2        |
|---------------------------------------|-----------------|----------------|
| Date $\sqrt{\frac{2205}{MM/DD/YYYY}}$ | Date            | MM / DD / YYYY |
| Contact phone My 698 4464             | Contact phone   |                |
| Cell phone                            | Cell phone      |                |
| Email address Pricalesstate of Hunde  | Email address   |                |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In Re: Manker MECow ScueFier | )        |           |
|------------------------------|----------|-----------|
|                              | )        |           |
| Debtor (s)                   | )        | Case No.  |
| Decitor (3)                  | )        | Chapter 3 |
|                              | <i>)</i> |           |

# List of Creditors

| America of GHFINANCIAL | PO BOX 1838 53 76096                          |
|------------------------|---|
| HARUS 3 HALUS          | Chicguill<br>60604<br>111 W. Jackson 8/VD#400 |
|                        |   |
|                        |   |
|                        |   |